

**Information to identify the case:**

Debtor 1	<u>Kerlyn Severiano</u>	Social Security number or ITIN	xxx-xx-9007
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	19-22060-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kerlyn Severiano

9/27/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kerlyn Severiano  
 Debtor

Case No. 19-22060-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Sep 27, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 29, 2019.

db  
 518306343 +Kerlyn Severiano, 101 Jewel Street, Garfield, NJ 07026-3780  
 518306345 Bank Of America, PO Box 15019, Paterson, NJ 07501  
 518306346 +Bridges and Tunnels, PO Box 15183, Albany, NY 12212-5183  
 518306350 +Brown & Joseph, One Pierce Place, Suite 1225W., Itasca, IL 60143-1218  
 518306352 +City of Lawrence, C/O D.P. Kelley Deputy, PO Box 203, Milford, MA 01757-0203  
 +Commonwealth of Massachusetts, EZ DriveMA Payment Center, PO Box 847840,  
 Boston, MA 02284-7840  
 518306355 #+Deyaneira Constanzo, 101 Jewel Street, Garfield, NJ 07026-3780  
 518306356 E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306366 +Garfield City Municipal Court, 111 Outwater Lane, Garfield, NJ 07026-2694  
 518306367 +Hitachi Capital America Corp., 800 Connecticut Ave., Norwalk, CT 06854-1738  
 518306369 +Mohela Department of Education, PO Box 105347, Atlanta, GA 30348-5347  
 518306384 +NYC Department of Finance, 3030 3rd Ave, Bronx, NY 10455-1201  
 518306370 +National Grid, PO Box 11737, Newark, NJ 07101-4737  
 518306371 New York City Finance Parking Violation, Church Street Station, PO Box 3600,  
 New York, NY 10008-3600  
 518306385 +Office Administrative Trials & Hearing, 31-00 47th Avenue 3rd Floor,  
 Long Island City, NY 11101-3010  
 518306387 +Progressive Commercial, 10 Northfiled Ave., West Orange, NJ 07052-5305  
 518306388 +The Commonwealth of Massachusetts, PO Box 263, Milford, MA 01757-0263  
 518306391 +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 27 2019 23:55:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 27 2019 23:55:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518306347 +EDI: CAPITALONE.COM Sep 28 2019 03:33:00 Capital One, PO Box 71083,  
 Charlotte, NC 28272-1083  
 518306349 EDI: CITICORP.COM Sep 28 2019 03:33:00 Citi Cards, Processing Center,  
 Des Moines, IA 50363-0005  
 518306351 +E-mail/PDF: cmabankruptcy@nisource.com Sep 28 2019 00:01:48 Columbia Gas of Massachusetts,  
 PO Box 742514, Cincinnati, OH 45274-2514  
 518306353 +EDI: CCS.COM Sep 28 2019 03:28:00 Credit Collection Services, C/O Commerce Insurance,  
 725 Canton Street, Norwood, MA 02062-2679  
 518306354 EDI: RCSFNBMARIN.COM Sep 28 2019 03:33:00 Credit One Bank, PO Box 98878,  
 Las Vegas, NV 89193-8878  
 518306354 E-mail/PDF: creditonebknofications@resurgent.com Sep 27 2019 23:50:36 Credit One Bank,  
 PO Box 98878, Las Vegas, NV 89193-8878  
 518306365 E-mail/Text: BANKRUPT@EASTERNBK.COM Sep 27 2019 23:57:27 Eastern Bank, One Eastern Place,  
 Lynn, MA 01901  
 518306368 +EDI: CCS.COM Sep 28 2019 03:28:00 L & M Radiology, C/O Credit Collection Services,  
 725 Canton Street, Norwood, MA 02062-2679  
 518306372 +E-mail/Text: Jerry.Bogar@conduent.com Sep 27 2019 23:58:02 NJ E-Z Pass, PO Box 4971,  
 Trenton, NJ 08650-4971  
 518306389 EDI: TFSR.COM Sep 28 2019 03:28:00 Toyota Financial Services, PO Box 5855,  
 Carol Stream, IL 60197  
 518306390 EDI: TFSR.COM Sep 28 2019 03:28:00 Toyota Motor Credit, 4 Gatehall Dr.,  
 Parsippany, NJ 07054

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518306344 Berkley Assigned Risk Service  
 518306348 CBNA  
 518306386 Online Collections  
 518306358\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306359\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306360\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306361\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306362\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306363\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306364\* E-Z Pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306357\* E-Z pass NY, PO Box 15185, Albany, NY 12212-5185  
 518306373\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306374\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306375\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306376\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306377\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306378\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306379\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306380\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306381\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
 518306382\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Sep 27, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518306383\* +NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971  
518306392\* +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
518306393\* +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
518306394\* +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
518306395\* +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186  
518306396\* +Violations Processing Center, PO Box 15186, Albany, NY 12212-5186

TOTALS: 3, \* 24, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 29, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 27, 2019 at the address(es) listed below:

Barbara Edwards on behalf of Trustee Barbara Edwards bedwardstrustee@aol.com,  
NJ48@ecfcbis.com  
Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Wayne Allen Keller on behalf of Debtor Kerlyn Severiano wayneakeller@optonline.net,  
wayneakeller@optonline.net;guardianangels\_05@yahoo.com

TOTAL: 6